

United States Bankruptcy Court
Northern District of Ohio

In re:
Cynthia Stacey
Debtor

Case No. 10-44729-kw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-4

User: rliivi
Form ID: 234a

Page 1 of 1
Total Noticed: 15

Date Rcvd: Apr 20, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2011.

db
20262841 +Cynthia Stacey, 1050 Fairfield School Rd, Columbiana, OH 44408-9463
20552581 +Home Savings And Loan Company, 14825 South Ave, Columbiana, OH 44408-9460
20552581 +PYOD LLC its successors and assigns as assignee of, Citibank, NA,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
20514764 +Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre, PA 18706-1496
20262842 Sallie Mae Servicing, PO Box 9532, Wilkes-Barre, PA 18773-9532
20262843 +Samuel Tirabassi, 235 Friend St, Columbiana, OH 44408-1222
20262847 +Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

20262838 +EDI: CITICORP.COM Apr 20 2011 20:53:00 At&T Universal Card, PO Box 182564,
Columbus, OH 43218-2564
20262839 +EDI: BANKAMER.COM Apr 20 2011 20:53:00 Bank Of America, PO Box 15019,
Wilmington, DE 19886-5019
20430176 EDI: CHASE.COM Apr 20 2011 20:53:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
20262840 +EDI: DISCOVER.COM Apr 20 2011 20:53:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103
20388819 EDI: DISCOVER.COM Apr 20 2011 20:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
20514764 +EDI: SALMAESERVICING.COM Apr 20 2011 20:53:00 Sallie Mae, c/o Sallie Mae Inc.,
220 Lasley Ave., Wilkes-Barre, PA 18706-1496
20262842 EDI: SALMAESERVICING.COM Apr 20 2011 20:53:00 Sallie Mae Servicing, PO Box 9532,
Wilkes-Barre, PA 18773-9532
20262844 +EDI: SEARS.COM Apr 20 2011 20:53:00 Sears Credit Card, PO Box 183082,
Columbus, OH 43218-3082
20262845 +EDI: CHASE.COM Apr 20 2011 20:53:00 Slate From Chase, Cardmember Service, PO Box 15153,
Wilmington, DE 19886-5153
20262846 +EDI: CHASE.COM Apr 20 2011 20:53:00 TJX, Cardmember Services, PO Box 94014,
Palatine, IL 60094-4014

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

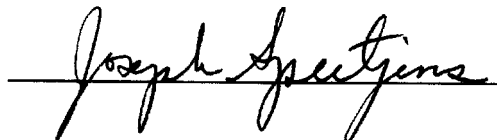
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2011

Signature:



Northern District Of Ohio
U.S. Bankruptcy Court
Fed Bldg & US Courthouse
10 East Commerce Street
Youngstown, OH 44503

In re:

Cynthia Stacey

Case No.: 10-44729-kw

aka Cynthia Stacey-Tirabassi-

Chapter: 7

Address:

1050 Fairfield School Rd
Columbiana, OH 44408

Last four digits of Social Security No.:

xxx-xx-9055

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: April 20, 2011
Form ohnb234

/s/ Kay Woods
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.